

You are eligible to join Indiana Members Credit Union, which is an excellent financial choice. Credit unions traditionally offer better rates on savings and loans. Indiana Members has over 25 branch locations, thirteen with Saturday hours.

# State Employees

You And Your Family Members Are Eligible To Join!

# Membership Benefits

## **Membership Savings Account**

- Regular Savings
  (Minimum \$50 balance required)
- Money Market
- Christmas Club
- •6-Month, 1, 2, 3, 4, or 5 Year Certificates
- •Kids' Savings Club

### **FREE Checking Account**

- No monthly fee
- No per check charge
- No minimum balance
- Overdraft protection available
- Student checking accounts
- Preferred Checking available (earns dividends with \$1000 minimum balance)
- Courtesy Messaging

## STAR<sub>®</sub> ATM Card

- Account access through any STAR, Cirrus, or PLUS ATMs worldwide
- Great point-of-sale merchant acceptance
- Transactions detailed on statement
- Select your own PIN
- Over 3,900 FREE ATMs nationwide through the Alliance One Network

## MasterMoney™ Debit Card

- Accepted by MasterCard<sup>®</sup> merchants
- Avoids the delays of check approvals
- •Reduce the cost of reordering checks
- Safer than carrying cash
- Transactions detailed on statement
- Select your own PIN
- •Free transactions at all Alliance One ATMs

### **Business Products**

- •Free Business Checking
- Business Checking with dividends
- Business Lending
- Online account access
- •Statement Express (Access your monthly statement via internet)

#### Virtual Branch

- •FREE online account access
- •FREE online viewing of cleared checks
- Online Bill Payment Service
- Enroll online at www.imcu.org
- Statement Express (Access your monthly statement via internet)

#### Loans

- New and Used Auto Loans
- Mortgages/Home Equity Loans
- Personal Loans
- Lines-of-Credit
- Student Loans
- Credit Cards

#### Other Services

- Auto Leasing/Auto Advisor
- Roth and Traditional IRAs
- Coverdell Education Savings Accounts
- Q-Phone (Access your accounts from any touchtone phone)
- Investment Services
- Insurance Services
- •And much more!



For more information, contact Brenda at the Government Center Branch. 302 W Washington, Room E-031 ~ 317-232-5335

